

Usama Bin Ladin: Al-Qa'ida's Financial Facilitators

Key Findings (U) Information through 30 September 2001 was used in this report. Usama Bin Ladin exercises final authority on al-Qa'ida's finances, delegating the transactions to an assortment of representatives or surrogates. Al-Qa'ida members serve as financial directors, fundraisers, accountants, and couriers. An array of non al-Qa'ida personnel—most of whom probably sympathize with the organization—operate money remittance houses and other businesses that help al-Qa'ida transfer funds. Islamic nongovernmental organizations also are instrumental in financing and facilitating funds transfers for al-Qa'ida.

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Bin Ladin's Financial Facilitators

An array of senior financial advisors, accountants, and couriers manage and facilitate financial operations for Usama Bin Ladin's al-Qa'ida terrorist organization, although

Bin Ladin has tinal authority over the budget and allocation of al-Qa'ida's financial resources.

al-Qa'ida members who reportedly have handled the organizations' funds do not necessarily work exclusively in a financial capacity for the organization and, over the years, many members have been replaced because of arrests and reassignments. Some al-Qa'ida financial personnel seem to have dropped out of the organization. Networks of money changers, representatives of nongovernmental organizations (NGOs), and businessmen also play a prominent role in providing and transferring al-Qa'ida funds. most of these individuals are not al-Qa'ida cadre, but either are sympathetic to Bin Ladin's cause or indiscriminate about their clientele. Bin Ladin's use of these networks to move money is a clear shift from his dependence on Sudan's Islamic banks, which he relied on until he left Sudan in May 1996.

Afghanistan's antiquated financial system—compared to that of Sudan—has forced Bin Ladin to increasingly rely on the hawala system and other fronts to move funds reliably and securely—especially in light of UN financial sanctions against Taliban-affiliated financial assets.

Top-Down Financial Decisions (U)

Bin Ladin has the final authority on spending decisions.

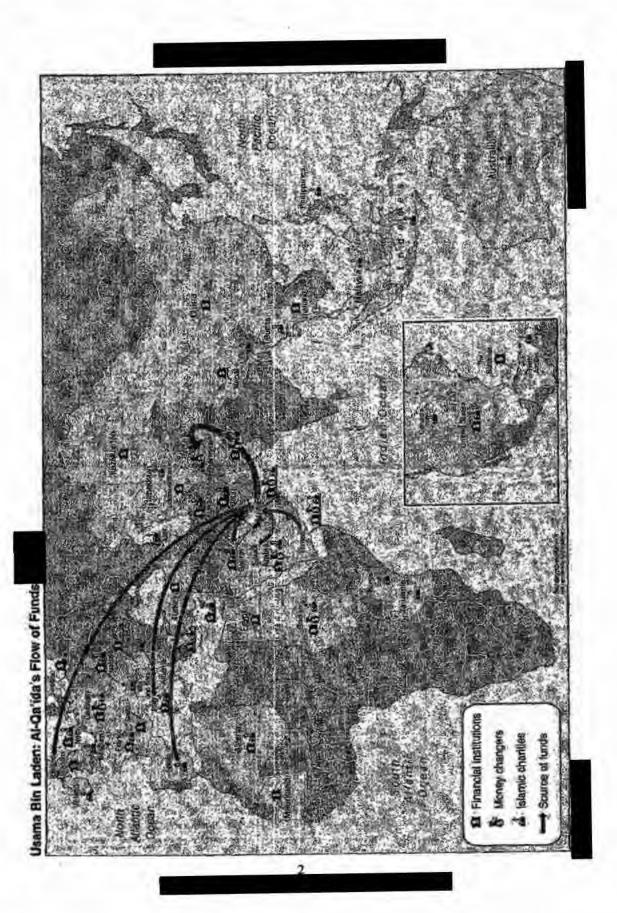
Bin Ladin as the ultimate source of funds for al-Qa'ida's expenses and as the source of al-Qa'ida contributions for the Taliban, other terrorist groups, and mujahidin movements.

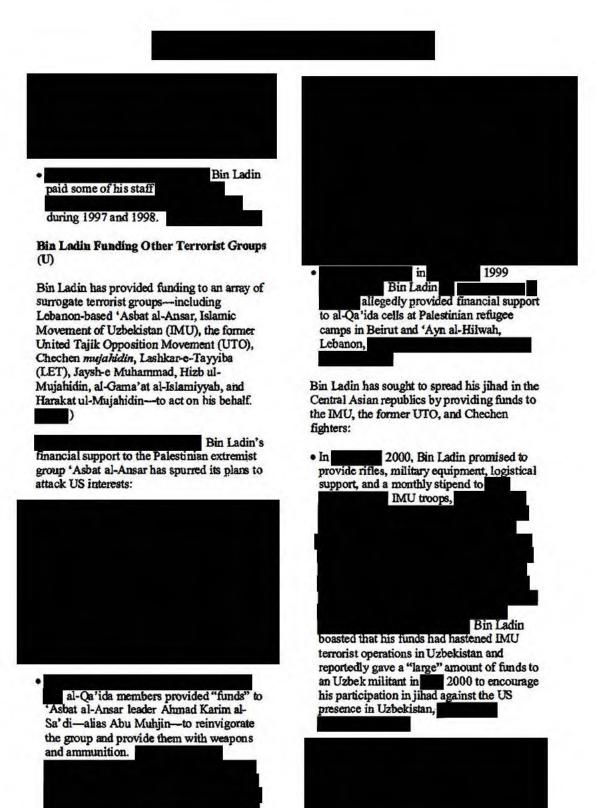
cases, he is personally involved in providing financial support—underscoring his authority over funding decisions:

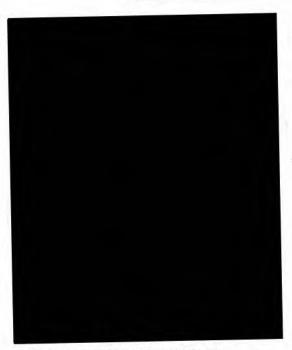
 Bin Ladin provided material support, perhaps including financial contributions, to trainees from Burma, Chechnya, Kashmir, Tajikistan, and Uzhekistan

Bin Ladin financed—some probably through mujahidin donors—his training camps and personal expenses of mujahidin.

Bin Ladin provided money to Arab, Pakistani, and Afghan followers in Afghanistan,







Bin Ladin's influence also stretches to Kashmiri militant groups.

Bin Ladin received annual Ramadan donations from the Middle East that he forwarded to these groups, including Lashkare-Tayyiba (LET), Jaysh-e Muhammad, Hizb ul-Mujahidin, and Harakat ul-Mujahidin.

Bin Ladin Funding the Taliban (U)

Ladin ensures his personal safety and continued safehaven by allocating most of his funds to the Taliban for their salaries, fighters, paramilitary training camps, clinics, infrastructure, schools, and the poor. The Taliban typically takes credit for Bin Ladin's generosity on limited public infrastructure and social welfare projects so that he would not become more popular than the Taliban-this has changed only recently, probably to bolster public support for Bin Ladin to remain in Afghanistan.

Bin Ladin Funds to Taliban Officials Bin Ladin gives money and vehicles to Taliban officials Bin Ladin coaxes the Taliban to become self-sufficient to lessen the group's financial burden on him.

2000, Bin Ladin increased his contributions to the

Taliban leaders maintained contact with Bin Ladin's financial officials to facilitate payments. vehicles for Ladin purchased commanders.

Bin Ladin cash to Taliban donated Defense Minister Mullah Obaidullah in claimed he would devote his entire fortune to the Taliban's success. 2000 meeting with Taliban leader Mullah Omar, Bin Ladin for the reportedly donated Taliban's offensive and vehicles to a Taliban commander

Bin Ladin and meeting senior Taliban officials

Bin Ladin stated that he would avenge the UN sanctions on Afghanistan and influence Saudi businessmen to assist in the release of Taliban funds blocked by the Kuwait Central Bank and Pakistani "financial institutions,"

Bin Ladin Funds Taliban War Effort

Bin Ladin reportedly has sporadically distributed salaries and paid for the expenses of Taliban fighters and their paramilitary

training camps, which

75 percent of the cost of the Taliban military's war against the Northern Alliance, including cash and in-kind donations of vehicles and weapons.

regularly dispenses Bin Ladin

to jihad veterans and Taliban soldiers, with particular generosity toward Taliban-affiliated individuals and entities.

Bin Ladin donated minibuses to the Taliban military in 2001,

- According to special intelligence in April 2001, the Taliban used Bin Ladin funds to establish a paramilitary training camp near Derunta, Afghanistan.
- Ladin provided "salaries" to Afghan fighters who provided security to Tarnak Qila, Bin Ladin's former residence in Kandahar,

the Taliban used Bin Ladin funds to pay Afghan fighters in Chechnya,

Bin Ladin also financed the office and training camps of Taliban appointee Maulavi Shahabuddin who oversees the jihad in Central Asia, Chechnya, and Kashmir.

 Bin Ladin rewarded a former Taliban oppositionist with a house, seven trucks Bin Ladin Supports Taliban Infrastructure

has provided the Taliban with medical equipment and funds for their charities, mosques, clinics, and airports:

Bin Ladin regularly gave

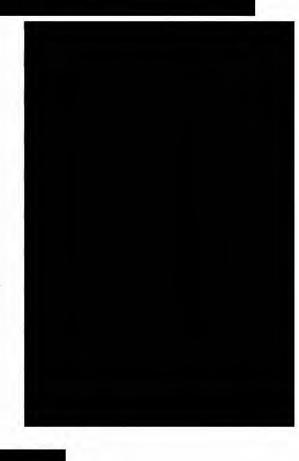
to madrassa students, mosque attendees, and the poor However Bin

Ladin's offer of

poor morale.

failed to entice religious students to head to the war front because of

Bin Ladin donated in medical supplies to the Taliban



Bin Ladin provided funding towards construction of a Taliban landing strip in Afghanistan.

Bin Ladin intended to fund a Taliban clinic at the Kandahar Airport,

Bin Ladin helped the Taliban finance the construction of a new airport in southern Afghanistan.

Taliban Restrictions on URL Funding the Taliban has attempted to impose restrictions on Bin Ladin's allocation of funds, probably to prevent Bin Ladin from superseding Taliban authority or skewing public perception that Bin Ladin—rather than the Taliban—is a major welfare provider for Afghans.

Omar indicated that Bin Ladin could distribute funds to Arab and Chechen mujahidin, but would designate Bin Ladin an outlaw if he disobeyed Omar's orders

Al-Qa'ida's Financial Structure Under Bin Ladin

Despite Bin Ladin's apparent final authority over al-Qa'ida's expenditures, his organization has an

established financial hierarchy and rules governing its finances.

Bin Ladin appoints and oversees al-Qa'ida's top advisory body, the shura council that reports directly to him,

the shura council oversees either four or five committees—two of which are related to finances. The shura council might be identical to the executive committee in al-Qa'ida documents, which includes the senior financial officer of the organization. Until early 1997, al-Qa'ida's senior financial officer was Saudi national Stdi al-Ghazi Madani al-Tayyib—Bin Ladin's brother-in-law:

 Tayyib headed the financial and administrative committee, which supervised al-Qa'ida's overall finances and audited Qa'ida members,

A chief accountant named Khalid Ali Walid and two Sudanese assistants worked under Tayyib and audited Bin Ladin's businesses in Sudan. Shaykh Sa'id, who probably is identical to Bin Ladin's brother-in-law Shaykh Sa'd Abdullah Hussein al-Sharif, was part of the financial committee and managed the organization's funds and budgeting for expenses related to camps, airline tickets, housing, and food.

several other al-Qa'ida members who had been involved in financial and commercial aspects of al-Qa'ida have been arrested or appear to have quit:

Mamduh Mahmud Salim—alias Abu
Hajir—directed some of Bin Ladin's
businesses in Sudan and may have been
closely associated with the financial
committee during the mid-1990s, when he
was identified as a key manager of Bin
Ladin's foreign purchases and investments,



 Saudi national Ibrahim Yeslam Badaoud and Iraqi Sa'd Muhammad Jawhar (alias Abu Ibrahim)

Badaoud reportedly ran the Saudi office of Bin Ladin's Wadi al-Aqiq holding company in Sudan,

Badaoud was involved in Brooklyn-based El Kifah Refugee Center, the former New York office of Bin Ladin-backed Maktab al-Khidmat. Jawhar former general manager of the al-Hijra Construction Company—has remained in Sudan and is involved in several companies that do not appear to be associated with al-Qa'ida.

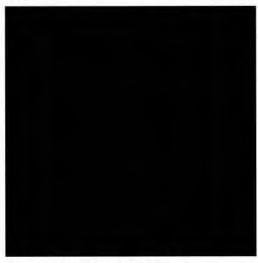
Changes at the Top: al-Qa'ida's Financial Committee (U)

several individuals who appear to be among key financial officials in al-Qa'ida.

Ladin replaced financial committee chairman Tayyib with Bin Ladin's brother-in-law— Saudi national Abdullah Husayn Hussein al-Sharif—but recent information does not identify his current role.

Sharif probably is identical to Saad Ali Sharif, who was listed at an address in Peshawar, Pakistan during roughly 1994-96. Listed at the same address were al-Qa'ida member Abu Hajer; Harakat ul-Ansar leader, Mohammad Abdullah Amin, and Ali Amin, who may be related to the HUA leader. During that time, Sharif was in especially close contact with the office of the Tajik mujahidin in Tehran. He also was in contact with the Pakistani offices of several NGOs that allegedly have been infiltrated by Bin Ladin, including the Khartoum-based Islamic Relief Agency,

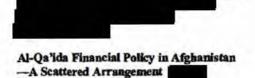
Mercy International, Lajnat al-Qatar, and the Bin Ladin-backed Rabita Trust for Stranded Pakistanis.



In April 2000, al-Qa'ida's financial committee included Iraqi national Abdul Islam and Sudanese national Abu Ayub, who are authorized to disburse funds for salaries and transportation expenses of al-Qa'ida members, and for donations to widows and orphans, Abdul Islam

worked in a financial capacity for the International Islamic Relief Organization during 1989-1992.

Sharif is assisted by Afghan national Dr. Amin ul-Haq—an aide and security advisor to Bin Ladin and the director of planning for the Taliban. Sharif reportedly uses ul-Haq in conjunction with the Islamic Relief Agency—probably the Khartoum-based NGO with offices in Pakistan—to transfer funds.



since Bin
Ladin's move to Afghanistan in 1996 and the
imposition of UN financial sanctions, alQa'ida has not relied on banks to move
money, but rather an assortment of al-Qa'ida
members, couriers, money changers,
fundraisers, cover firms, and charities.

Current Senior al-Qa'ida Financial Officers

Muhammad Ahmad and Zayn al-Abidin Muhammad Husayn serving in key al-Qa'ida financial roles.

Al-Qa'ida's Internal Financial Philosophy

document outlining the objectives, policies, and regulations of al-Qa'ida. The document describes the financial philosophy of the organization, the financial relationship with other jihad groups, and notes the salary and benefits of individual members

Listed among the "first duties" is the need to
"safeguard general money allocated for alQa'ida and not to abuse it." Quoting
Mohammad, "people who are illegally
abusing God's money will be in hell on
judgment day." The charter pledges to
assist, support, and aid the world's jihad
movements according to their capability.
Furthermore, al-Qa'ida engages in combat
jihad but not with "relief affairs." AlQa'ida's policy is to be financially
independent and "subservient to no one;"
and to "maintain economic independence
and not rely on others for resources."

The charter notes that al-Qa'ida's Amir— Usama Bin Ladin—is directly responsible for all activities, including debating, passing, and amending the annual budget, and drafting and implementing the annual "funding plan," which probably refers to the allocation of financial resources among external mujahidin—and terrorist—groups, but also may refer to the provision of funds for al-Qa'ida cells abroad.

The covenants highlight three monetary appropriations controlled by the "executive council," the "higher Amirship," and the "economic committee." The document is

vague in its description of these allotments and expenditures. Nevertheless, the executive council may refer to funds allocated to Bin Ladin's shura council, which is represented by a range of extremist groups; shura council funds might be used to fund foreign mujahidin movements. Appropriations of the higher Amirship could refer to funds that Bin Ladin has available at his discretion. Other portions of the document suggest that unbudgeted expenses and ad hoc rewards to the shura council and committee members are drawn from this account. The economic committee probably is identical to the financial committee, which funds the other organs of al-Qa'ida. The document notes that the accounting section-under control of the finance committee—disburses funds to the other committees to fund budgeted expenses. The charter strictly states that al-Qa'ida's committees operate on a fixed budget, which may not be exceeded or borrowed against.

Bank accounts reportedly must be in the name of the Amir, his deputy, the finance officer, and one or two more leadership council members acceptable to the Amir. The covenant notes a preference for a singlepresumably US dollar account, but in the event of an unstable security situation, two are allowed. One of these must be set aside for the expenditures by the regional departments. There can be multiple rupee bank accounts and those responsible for them are confirmed by)Muhammad Ahmad-alias Shaykh Sa'id or Abu Said al-Misri-arrived in Sudan in 1992 and was the commercial director of Bin Ladin's Khartoumbased Wadi al-'Aqiq; Ahmad later served as chief accountant and then director general. Upon Bin Ladin's move to Afghanistan in May 1996, an "Abu Sa'id al-Misri" solely authorized all account activity of Wadi al-'Aqiq. By August 1996, Ahmad closed all of Wadi al-'Aqiq's accounts and relocated to Afghanistan.

Peshawar-based key Bin Ladin lieutenant Abu Zubaydah—alias Zayn al-Abidin Muhammad Husayn—who is involved in planning terrorist activities, has facilitated the travel and training

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Abu Zubaydah, a.k.a. Zayn al-Abidin (U)

of mujahidin from Europe and Pakistan since

- 2000, Abu Zubaydah ordered the delivery of from Padstar to al-Qa'ida in Arghanista"
- Abu Zubayda, Kuwaiti national Khalij Muhammad Khalii Musa al-Zarir and Algerian armed Islamic group member Omar Jedicransferred funds, escorted Arabs to Afghan training camps, and facilitated communication,

wo other Birn Ladin senior ands

identified only as Bilal Bin Marwan and Abu serving as couriers, mancial, combicional, and logistics officers, making it difficult to identify their

Bilal Rin Marwan, Bin Ladin Senior Aide.

Marwan disperses funds on behalf of al-Qa'ida without Bin Ladin's specific consent and oversees four subordinates who each conduct financial activities and fundraising in Arab countries, Afohanistan, Central Asia, and Pakistan,

additional financia, roles as promer, supervisor, courier, dishursement officer, and logieties officer.

Bin Marwan and a Taliban Anam delegation used Bin Ladin fi--- to purchase

The Cost of Financing Al-Qa'lda 'n Afghanistan

ve esamate ınai Bin Laain spends at least \$1.5-2 million dollars a year to keep the organization a viable

concern. This does not include Bin Ladin's monetary and in-kind donations to the Tallban, the Afghan population, or payments to other terrorist organizations and mulahidin groups.

a-ke an wonder experistures carefillly-meeting only the basic needs of its members, trainees, and contract personneland that Bin Ladin shoulders most of the financial burden via donations to his organization.

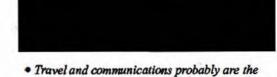
- Food for several hundred al-Qa'ida members and their families in Afghanistan, roughly 500 trainees, and an estimated 200 mercenaries at the front, probably accounts for 20-25 percent of total annual expenditures.
- Bin Ladin meets security, maintenance, and lodging expenses for al-Qa'ida's largest camp,

for smaller camps and for a training facility

Qa'ida's reliance on basic small arms, ammunition, and training hardware implies military equipment costs of

Bin Ladin also pays housing, education, and incidental expenses for the families of al-Qa'ida members in Kandahar and Kabul.

 Al-Qa'ida has a well-defined wage structure for al-Qa'ida members and contractors.



largest per capita costs incurred.

al-Qa'ida is making increasing use of computers and e-mail.

Beginning in the early 1980s, however, when Bin Ladin joined in the Afghan war against the Soviets, he received steady donations from wealthy Gulf benefactors—including his family in Saudi Arabia. He therefore may have compiled a multi-million dollar fortune that he uses to meet expenses when donations wane.

	2000.	Bin Ladin	instructe	d	
		Bin Mar	wan to de	liver	
				to the	Taliban
Mini	stry of Def	ense for the	Taliban	offen	sive in
Tak	ar province	e,			

1999, Bin Marwan cash to Kandahar for the Taliban's "activities" in northern Afghanistan,

Abu Bakr, Bin Ladin Senior Aide. identify Bin Ladin senior aide "Abu Bakr" as heavily engaged in commercial, financial, fundraising, and logistics activities

Abu Bakr flew to Konar, Afghanistan to pick up arms-including surface-to-air missiles-purchased by Bin Ladin from China through Pakistani smugglers at the China-Pakistan border,

2000, Abu Bakr requested the Taliban to dispatch an aircraft to Jalalabad to deliver the Chinese arms to Kandahar.

- 2000, Abu Bakr delivered from Kabul to Kandahar to Taliban leader Mullah Omar, who sent the money to a "bank" in Kandahar,
- 2000, Abu Bakr disbursed monthly food allowances to families in Kandahar
- 2000, Abu Bakr requested two prominent Afghan money dealers, prepare cash for Bin Ladin Arabs, Afghan commanders,

and Bin I	adin-supported madrassas,
	Abu Boler's ton aids \$17hea

Abu Bakr's top aide 'Ubayd Bin Sa'd al-Di elivered in 1999 cash to Bin Ladin-affiliated groups in Khowst. Bin Ladin replaced Abu Bakr Egyptian national "Hudhayb,", who delivered donations to Kandahar Governor Rahmani for the purchase of water tanks and pumps, of Abu Bakr's replacements, "Aqil," claimed in 2001 to be Bin Ladin's financial and logistics chief in Kandahar.

Other al-Qa'ida Financial Officers Bin Ladin relies on several al-Qa'ida members, some seemingly on a one-time basis, probably for security reasons,

Some of them are identified only by their aliases, nom de guerres, or nicknames Abu, meaning father of, and their geographical origins, e.g. al-Masri, from Egypt:

- · A fghan Abu Turab claimed to have handled Bin Ladin's financial affairs in Kabul, 2001.
- · Abu Amr Masri 2001 was responsible for an al-Qa'ida financial "organization",

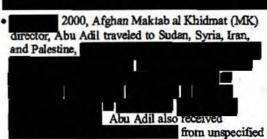
2000, Abdullah al-Maghrebi was involved with runds transfers, accounting, and importing vehicles from the United Arab Emirates on behalf of Bin Ladin,

· Former Syrian-based Bin Ladin finance director, Mohammed Ahmed Atallah, reportedly was in Sudan,

Bin Ladin's Financial Representatives Bin Ladin increasingly deploys a variety of sympathetic Taliban officials, NGO officials, businessmen, and associates to conduct financial transactions,

2001, Taliban Air Force Commander khtar Mohammad Mansour replaced Bin Ladin's representative for funds disbursed to Pakistani religious leaders,

 "Abu Fahd" handled Bin Ladin funds provided to the IMU, Uyghurs, Kashmiris, and Chechens,



Arab countries via Pakistani banks. Abu al-Qasim, head of Islamic Relief Agency (ISRA) accompanied Abu Adil to Palestine.

	Bin Ladin's Couriers Bin Ladin increasingly has relied on several couriers to move his funds to elude UN financial sanctions and to facilitate funds transfers that cannot be performed by banks in Afghanistan's rudimentary and war-torn financial system.
• Explosives expert Abu Khabab al-Masri has transferred Bin Ladin funds between "countries", 2000.	Bin Ladin senior aide Haji Latif delivered for vehicles purchased jointly by al-Qa'ida and the Taliban, Abed al-Hade Abu Berek— served in 2001 as a money courier between Jalalabad and Peshawar, for al-Qa'ida members,
	Unnamed Kenyan businessmen, on behalf of Bin Ladin, couriered "small" amounts of funds to alleged al-Qa'ida member and Somali al-Ittihad al- Islami commander Hassan 'Abdallah Hersi—alias al-Turki—

Operations of Money Exchanges and Underground Currency Dealers (U)

Licensed money exchanges are prevalent throughout the Middle East and Southwest Asia and have filled an important niche in transferring funds locally and abroad for common citizens-especially to and from remote places where banks do not have branches. For a nominal fee, money exchanges transfer funds to bank accounts or to other money exchanges on behalf of individuals or businesses via accounts it holds usually at local banks. (U)

The hawala system operates parallel to or in place of a traditional financial system and actually thrives in times of financial crisis, when banks, money exchanges, and other conventional financial institutions and their customers face exchange controls, financial sanctions, and other impediments to the free flow of capital. Hawala has become synonymous with financial trust and hawala agents-known as hawaladars or 'underground" bankers—use family and clan connections to facilitate money movements

worldwide. Most operate as networks of legitimate trading companies, jewelry stores, and other businesses; licensed money exchanges also might resort to hawala transactions if they are not allowed to operate unrestrained. Hawaladars quickly effect transfers that can be as large as several million dollars via fax, phone, or e-mail messages to associates abroad who are told to make a sum of money denominated in a particular currency available to an individual on a date in the future. The individual is identified by a number, code, or faxed passport. Coded records of transactions leave no paper trail through conventional financial institutions. Hawala transactions are not backed by formal contracts and the funds remitted do not physically leave the country. Hawaladars offset debits and credits in a book-entry fashion and may not have to balance the books with actual money movements for years. (U)

UAE national Amr Ahmad Humayd Ahmi Al-Mansuri is a courier for al-Qa'ida and in November 1999 traveled from Saudi Arabia through Peshawar, Pakistan

Bin Ladin in August 1999 ordered al-Qa'ida support chief Abu Abdul Rageeb to provide to upgrade facilities for Bin Ladin

camps in Lashkar-i Isar and Mes Ainak, Afghanistan.

· Saudi national Zayedul Kher couriered Bin Ladin funds and messages between the UAE and Afghanistan,

Bin Ladin Couriers Assisted by Taliban diplomatic missions in Pakistan facilitating the travel of Bin Ladin's couriers to circumvent increasing scrutiny from Pakistani authorities:

 In July 2000, Mullah Haji Najibullah allowed Bin Ladin associates, including Bin Ladin money courier Abu Saleh al-Kuwaiti disguised in local attire to use diplomatic-plated vehicles to travel from Pakistan to Afghanistan, to evade increased scrutiny by Pakistani border authorities, especially at Towr Kham, according to a sensitive contact.

Moving the Money: The Involvement of Non-Al-Qa'ida Personnel—Currency Dealers and Hawaladars

al-Qa'ida has changed markedly its methods for transferring funds since it moved its headquarters from Sudan to Afghanistan. Instead of depending on Islamic banks, al-Oa'ida now depends extensively on local money exchanges and networks of regional hawala dealers (hawaladars) operating primarily in Afghanistan, Dubai, UAE, and Pakistan to transfer funds.

 Current al-Qa'ida-related transactions are more difficult to track because currency exchanges and ha wala networks-also called underground bankers-insulate the remitters and beneficiaries of funds from the financial system, leave little or no paper trail, and are less regulated than conventional financial institutions. Al-Qa'ida's transition to using money exchanges and hawaladars probably resulted from its need to adapt to the archaic financial environment available in Afghanistan; in addition to the need for increased security.



Hawaladars (Money Changers) (U)

Thousands of individuals in Afghanistan, Pakistan, and Dubai probably are involved in the legitimate and underground currency exchange businesses. Indeed, hundreds of hawaladars operate at a single intersection in Peshawar, Pakistan, called Chowk Yadgar.

Afghan currency traders transfer and place Bin Ladin's money in businesses and deposit the funds in banks internationally,

Haji Wali Mohammed,

Haji Wali Mohammed

runs currency exchange offices in Afghanistan, Peshawar, Pakistan, Dubai, the UAE, and Saudi Arabia. Before UN aviation sanctions were imposed on the Taliban,

Mohammed routinely arranged currency shipments to Bin Ladin and the Taliban aboard Ariana Afghan Airline flights between the UAE and Afghanistan.

senior Bin Ladin aide Abu Bakr requested that a money changer who probably was Haji Wali Mohammed and another named Haji Abdullah distribute to Bin Ladinassociated Arabs, Afghan commanders, and Bin Ladin-supported madrassas

In 2000,
Haji Ghulla Jan
couriered to Jamiat Ulema-i-Islami faction
leader Maulana Faziur Rehman at Bin Ladin's
behest. In 2000,
Haji Gulla Jan and Haji Wali Mohammed
reportedly were involved in financing via
unspecified Bin Ladin accounts to purchase
shoulder-fired surface-to-air missiles.



The Origin of Funds (U)

Bin Ladin derives much of his funds from Islamic charities, fundraisers and sympathizers throughout the Middle East and Europe, and relies on sympathetic or unscrupulous merchants in Africa, Asia, Europe, and the Middle East to facilitate his financial transactions.

Humanitarian Organizations

Bin Ladin exerts influence on Islamic NGOs, using them to raise and move funds and for logistical support.

Bin Ladin solicited drought relief assistance for Afghanistan from unspecified Islamic NGOs, requested each of their representatives to maintain direct communication with him, to heed his advice and guidance, and to convey to their Gulf sponsors his disdain towards countries that permit Jews on their soil,

It is unclear, however, whether the several Islamic NGOs

serve as funders of Bin Ladin or simply allow him to use their accounts and staff to move his money.

Afghan Support Committee (ASC). 3 Bin Ladin allegedly established—presumably in the early 1990s-the Afghan Support Committee (ASC), which reportedly is a branch of Kuwaiti-based Islamic NGO Revival of the Islamic Heritage Society.

2000, ASC finance chief Abu Bakr al-Jaziri, al-Qa'ida's fundraising coordinator, diverted to al-Qa'ida funds-ostensibly earmarked for Afghan orphans and widows-originating from Kuwait and unspecified Arab NGOs,

Health and Education Project International CHEPN

3 Arabic variants for the Afghan Support Committee include Lajnat ul Masa Eidatul Afghania, Jamiat Ayat-ur-Rhas al Islamia, Jamiat Ihya ul Turath al Islamia, and Ahya ul Turas. (U)

2000, al-Qa'ida Human Care Afghanistan.4 In officer and Peshawar-based Human Care Afghanistan (also known as Human Concern Pakistan or Human Care) chief Ahu Ahdul Rahman al-Kanadi

raised funds in Muslim communities in Canada for al-Qa'ida's terrorist activities under the guise of establishing schools in Afghanistan and has used Habib Bank.

Islamic Relief Agency, Sudan (ISRA).

Jam'iyat al- Ta'awun al-Islandyya.

4 Human Care/Concern appears to be separate and independent from Canada-based Human Concern International. (U)

Azerbaijan. The Arab delegation—including Bin Ladin representative Abu Talha and MK representatives Abu Isa and Mohammad Rafiq. brought Qatiba, destined for Chechnya. Kuwaiti Joint Relief Committee (KJRC). The MK center north of Baku issued all expenses, financial transactions, food, and medical supplies for the mujahidin.5 Lajnat al-Birr al-Islami. 2000, Bin Ladin associate Shaykh Abd al-Jalil Batarji, an official of the Jeddah-based Lajnat al-Birr al-Islami, raised funds on behalf of Bin Ladin, Lajnat al-Dawa al-Islamia (LDI). Bin Ladin paid to MK official Abu Marwan to act on his behalf, Maktab al-Khidmat (MK). officials of Maktab al-Khidmat 1999, MK managing director Abu Adil and (MK)-established by Bin Ladin and the late Abu Hafaz, a relative of Ramzi Yousif-convicted Palestinian Abdallah Azzam-have facilitated for the New York World Trade Center bombing in financial transfers and have acted on behalf of Bin 1993—passed Bin Ladin's funds to Ladin 5 Abu Talha may be identifiable with Bin Ladin's 2000, Afghan and Chechen mujahidin brother-in-law who is entrusted with Bin Ladin's departed Afghanistan's Konduz airport and flew finances.

Kashmiri mujahidin commander

Munazzamat al-Birr al-Islami.

Muslim Scholar's Union.

Afghanistan-based Muslim Scholar's
Union (MSU) reportedly has received funding from
Bin Ladin and has been used as a conduit for
transferring funds to Usama from unspecified Bin
Ladin family members in Saudi Arabia. Islamic
extremist, fundraiser, and Afghan expatriate
Muhammad Qasim is an active supporter and
fundraiser for the Kuwait branch of Pakistan-based
MSU, which seeks to pressure Gulf states to expel US
presence in the region.

 The Kuwait office of MSU, an alleged pro-Bin Ladin and pro-Taliban organization, raised funds jointly with Kuwaiti NGOs, including the Revival of Islamic Heritage Society and the Social Reform Society,

Al-Muwafaq Foundation. Sensitive reporting indicates that longtime Bin Ladin supporter Yasin Abdullah al-Qadi headed Jeddah-based Muwafaq Foundation,

Qatar Islamic Call Charitable Society (QICCS). Bin Ladin allegedly asked Qatari Shaykh 'Abdullah Bin Thani al Thani, the head of Qatari Islamic Call
Charitable Society (QICCS)—also known as Lajnat
al-Qatar al Khayriya—in 1999 to transfer
funds—

Afghanistan for Bin Ladin's training camps,
operating costs, and donations to the Taliban,

Rabita Trust for the Rehabilitation of Stranded

Pakistanis (RT).

- RT-Islamabad has served as a communication, transit, and meeting hub for Bin Ladin associates,
- RT-Lahore deputy project director and longtime
 Bin Ladin travel facilitator Haji Abdul Hayy and his
 associates have used their facility in Peshawar,
 Pakistan, to host Bin Ladin associates,

 1008

⁶ Abu Hafaz may be identical to Ramzi Yousef's uncle Haji Zahid Shaykh Muhammad—alias Abu Hafs al-Kuwaiti, who had not been indicted. (U)



Islamic Charities Supporting Al-Qa'ida

Afghan Support Committee

Health and Education Project International

Human Care Afghanistan

International Islamic Relief Organization

Sudan's Islamic Relief Agency

Jam'yah Ta'awun al-Islamia (Society of Islamic Cooperation)

Kuwaiti Joint Relief Committee
Lajnat al-Birr.al-Islami
Lajnat al-Dawa al-Islamia
Maktab al-Khidmat
Muslim Scholar's Union
Al-Muwafaq Foundation

Qutar Islamic Call Charitable Society

Revival of Islamic Heritage Society
Wafa al-Igatha al-Islamiyya

RT-Lahore received from Bin Ladin supporter Abu Ahmad and Taliban counternarcotics official Abdul Hamid Akhundzada substances

RT official al-Faw Ibrahim Barry—a bomb expert—noted could be used to make explosives.

1999, Bin Ladin supporters, including RT officials Bashir and possibly Hayy met in Pakistan to affirm their readiness to attack US interests worldwide in response to US strikes against Afghanistan,

Al-Rashid Trust Institution (RTI).

Pakistani Islamic NGO al-Rashid Trust Institution (RTI) has provided financial assistance to al-Qa'ida and the Taliban and has served as a travel and communications hub for Bin Ladin operatives.

RT's logistical support to al-Qa'ida may include the facilitation of terrorist operations, serving as a staging ground, purchasing weapons, and smuggling explosives.

Revival of Islamic Heritage Society (RIHS).

Pakistani branch of Kuwait-based Revival of Islamic Heritage have provided financial and logistical support to al-Qa'ida and the Taliban.

- and Pakistan were receiving financial and logistical support from the Pakistan office of the Kuwaiti-based Islamic NGO Revival of Islamic Heritage Society (RIHS)—
- Pakistani-branch of Jamiat-ul Haya al-Traz alIslami (Association for the Resurrection of Islamic .

 Heritage) ——provided ——cash to the governor of Kandahar for mosque repairs and wells.

Wafa al-Ioatha al-Islamiya.

 Wafa's objectives 2001 included the provision of monthly stipends and in-kind aid to Arabs and Afchan refugees who repatriate to Afchanistan.

Collection of Funds

Rin

Ladin's financial support network also includes associates, sympathetic merchants, fundraisers, and individual—including unwitting—Muslim donors in Africa, the Central Asian Republics, Europe, and the Middle East.

Fundraisers in the Middle East.

Bin Ladin receives much of his fundraising support from the Middle East, for example:

- Al-Qa'ida attributed its ample funds to Gulf merchants and donations solicited by Arab shaykhs throughout the Middle East.
- In 2000, Bin Ladin requested Mullah Omar to appoint four Taliban delegations to solicit drought relief funds from Arab countries. Bin Ladin offered his senior officials to provide assistance in the fundraising.



plane that transited London and Luxembourg, according to press reporting in February 2000;

Fundraisers and Benefactors in Saudi Arabia. several individuais and entities providing or raising funds for Bin Ladin.

- · Medina-based al-Qa'ida financier Abdul Wahab al-Ansari alleged that al-Qa'ida might be targeting US interests in Japan,
- Saudi national Muhammad Salih al-Harbi sent to Samer Ahmad Mahdi in Yemen via the al-Ruini Exchange Office-al-Ruini lil-Sarafa-that was passed to "Isam al-Dangalawi, a Sudanese-based al-Qa'ida member visiting Islamic extremists in Yemen,

Dangalawi planned to transfer these funds to an unnamed individual in Khartourn for travel expenses of mujahidin in Afghanistan.

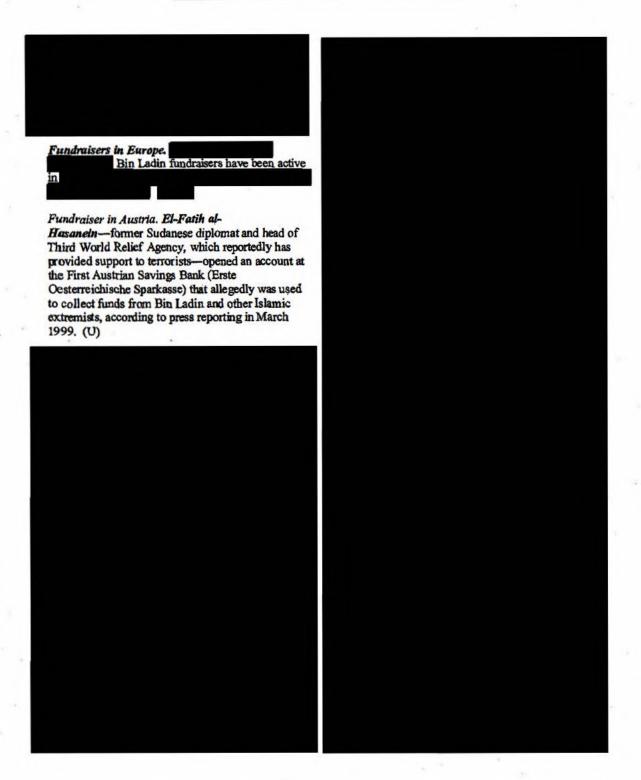
- and Shaykh Abdul Nafi Zahidi provided for the renovation of Lashkar Gah Airport in Afghanistan,
- 1998, Bin Ladin asked Hafiz Muhammad Sa'id of the Pakistan-based Kashmiri separatist group Lashkar-e Tayyiba to collect money on his behalf during financial shortages resulting from difficulties in transferring funds from abroad,

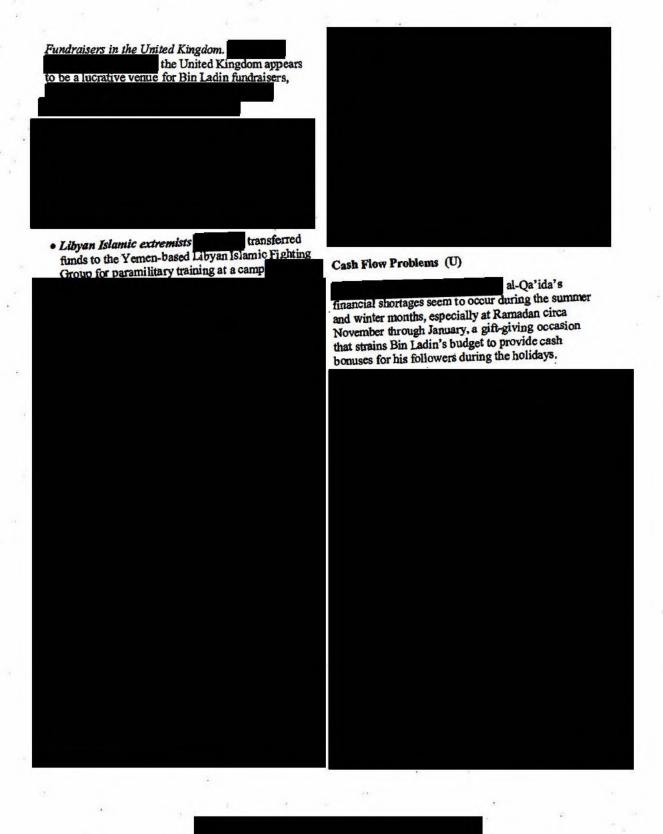
Bin Ladin financier Husayn Hamza al-Majid allegedly has provided funds to Shavkh 'Abd al-Hamid

ferry Bin Ladin operatives, counterfeit identity cards, and supplies along the coasts of Lebanon, Syria, and Jordan,

Fundraisers in Kuwait. Kuwaiti businessmen and unspecified diplomats during Ramadan collected \$80 million delivered to Bin Ladin by a private Kuwaiti

Saudi nationals Abdallah al-Ma'khadi and Muhammad Abdallah al-Dawsi met with Bin Ladin operative Fuad al Bish. contributed unspecified amounts of funds for mujahidin in Aden, Yemen, Benefactors in the United Arab Emirates. Fundraisers in Yemen. Fundraisers in Pakistan. Bin Ladin's proximity to Pakistan and its notoriety as a notbed for Islamic extremism provides him with access to sympathetic fundraisers. 2000, Bin Ladin's Yemeni emissary Abu 'Asim couriered donations collected from Yemeni Muhmud alisiah Party leader Shaykh 'Abd al-Majid al-Zindani, Hamzimee has been a key fundraiser for Bin Ladin that would be allocated for al-Oa'ida and Chechen and Kashmiri extremists, rebels. Fundraisers in Asia. Bin Ladin fundraisers in Afghanistan, Australia, Pakistan, and Uzbekistan. Fundraisers in Afghanistan. Afghan businessmen and Bin Ladin's security advisor have raised funds on behalf of al-Qa'ida.

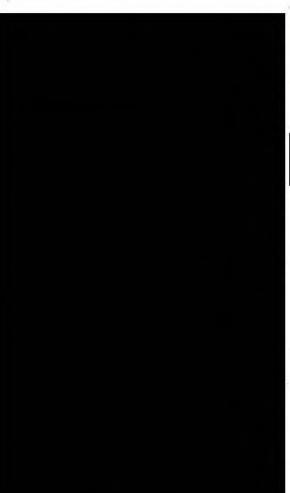




Vulnerabilities of the Network (U)

Islamic extremists' characteristic involvement in criminal activities presents opportunities for law enforcement to interdict their activities and inevitable changes in al-Qa'ida's organizational structure resulting from arrests, re-assignments, and mortality, could uncover weaknesses in the organization and present new target opportunities.

- Bin Ladin's death and subsequent replacement by one of his senior lieutenants, may abate the draw of funds for al-Qa'ida if his successor lacks the clout, influence, and stature that Bin Ladin had among his contacts of wealthy and prominent Gulf sympathizers.
- Terrorists' use of fraudulent travel and identity documents make them vulnerable to scrutiny by law enforcement authorities.



 The Financial Action Task Force could begin to recognize locales including Dubai and Pakistan as non-cooperative on terrorist financial issues.

 The United Nations might take action against NGOs that are involved in diverting money to terrorist groups or moving funds on their behalf.

 Law enforcement authorities can seek the cooperation of financial institutions and local citizens to implement a nationwide neighborhood watch to scrutinize and report questionable activities of suspected terrorists,

Cooperation among legislative and enforcement agencies for a prolonged, multi-faceted approach may provide opportunities to disrupt financial flows to Bin Ladin and other terrorist groups:

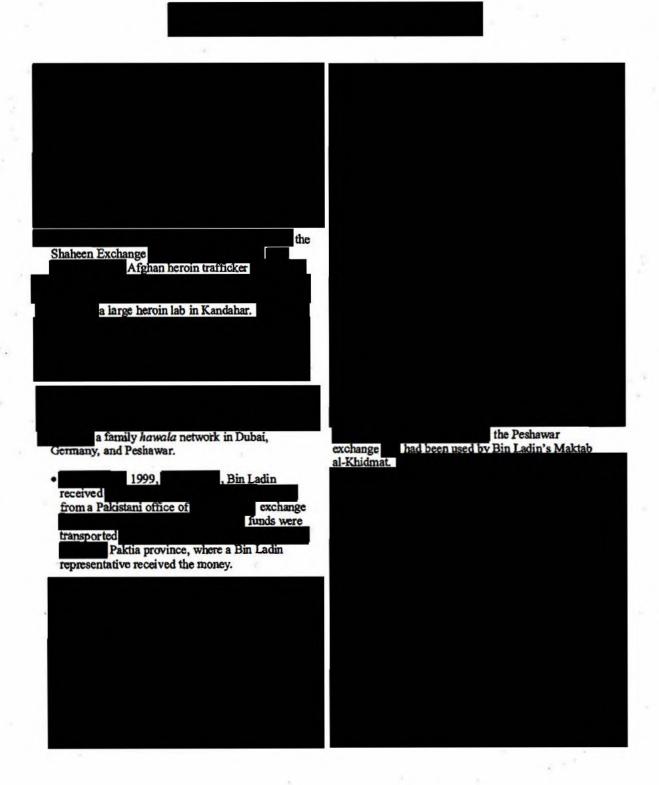
 Foreign governments—particularly those that have lost citizens to terrorist attacks—may increasingly recognize the importance of tracking terrorist funds in the same way most have come to approach drug money laundering as a problem. The cooperation has to be two-way and conducted on a continuing basis.

Appendix A

Currency Dealers and Hawaladars (U)

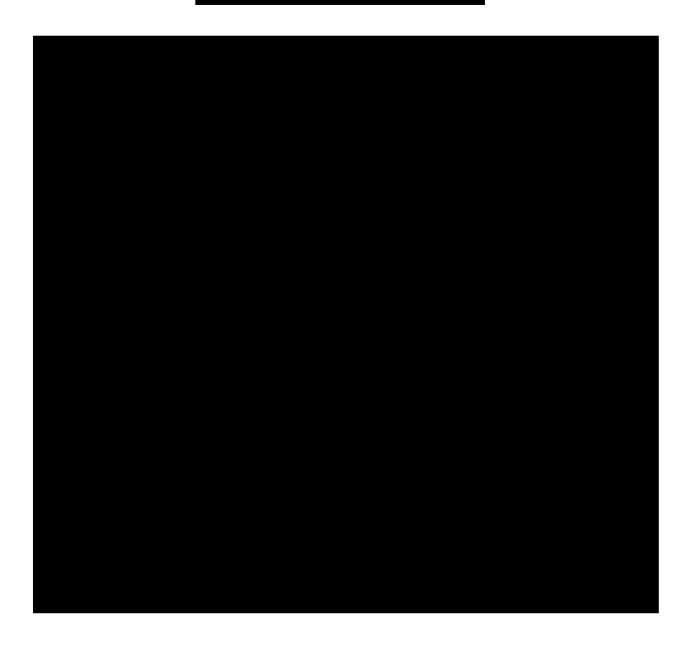
Murad Shaheen Exchange, which operates key offices in Peshawar and Mazar-e Sharif, Afghanistan. The Mazar-e Sharif branch operates in a typical hawala fashion

30



outlet in Malaysia shop in Bangkok are associated with networks of Afghan and Pakistani money changers

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Appendix B

Al-Qa'ida's Corporate Facilitators (U)

entities and their employees in Asia, Africa, Europe, and the Middle East have facilitated financial transactions and business activities on behalf of Bin Ladin.

Businesses in Asia (U)

Bin Ladin has ties to commercial firms in Afghanistan, Central Asia, India, Pakistan, and Taiwan.

Bin Ladin Companies in Afghanistan

Bin Ladin has engaged in commercial activities in Afghanistan, including buying real estate, initiating construction projects, and establishing companies.

 In July 2001, Bin Ladin in coordination with the Taliban began three construction projects in Afghanistan: an aircraft tannac, hospital, two madrassas, and an apartment complex

and apartment complex ammunitions factory

a hospital , and an

Bin
Ladin's request to use land in Kandahar's industrial
sector to invest in new industries—including the
manufacture of cement, plastic pipes for irrigation
and construction projects, plastic utensils, safety
matches, and a cooking oil extraction plan

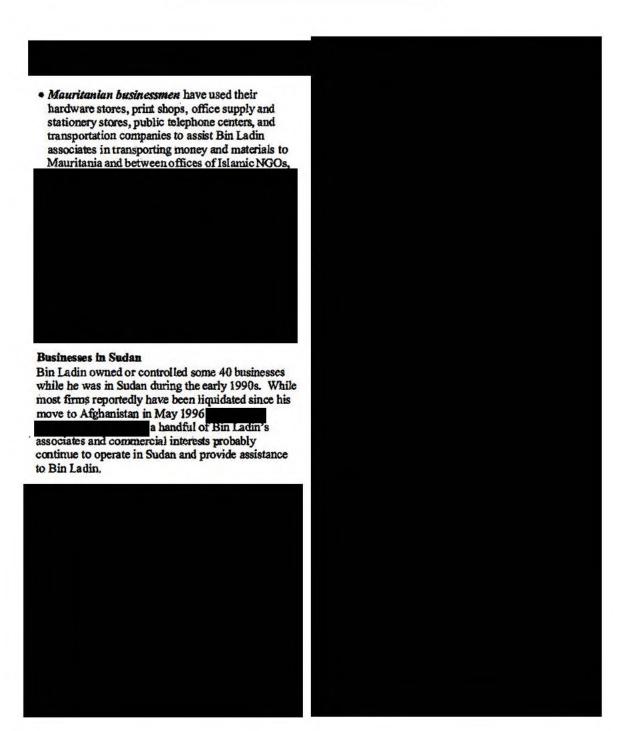
Bin Ladin-owned

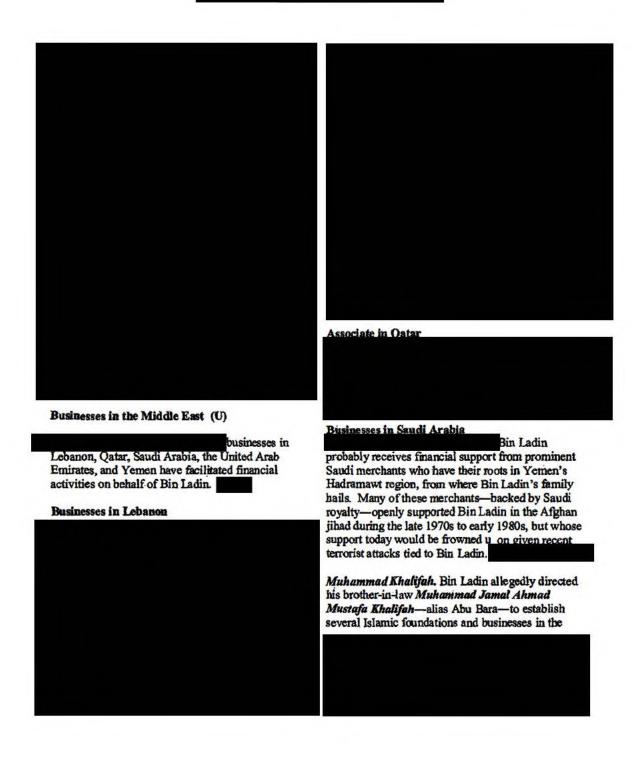
had

unspecified links to two Afghan companies
allegedly involved in narcotrafficking,

al-Qa'ida members converted part of a training camp into a weapons factory staffed by employees whose salaries were paid by Bin Ladin,

Bin Ladin representatives purchased	
an unnamed wool factory that sent its profits	
to al-Qa'ida	
io at Qui tad	
Financial Institutions in Central Asia	
Businesses in India and Pakistan	114
Businesses in Africa (U)	
And the character of the control of	N A
Bin Ladin has	
been linked to businesses in Kenya, Mali, Mauritania,	
Senegal, and Sudan.	
Possible Business in Kenya	
Possible Business in Kenya	
Business in Mauritania	
a handful of	
businesses and businessmen in Mauritania have	
facilitated financial and commercial activities on	
behalf of Bin Ladin.	
*	

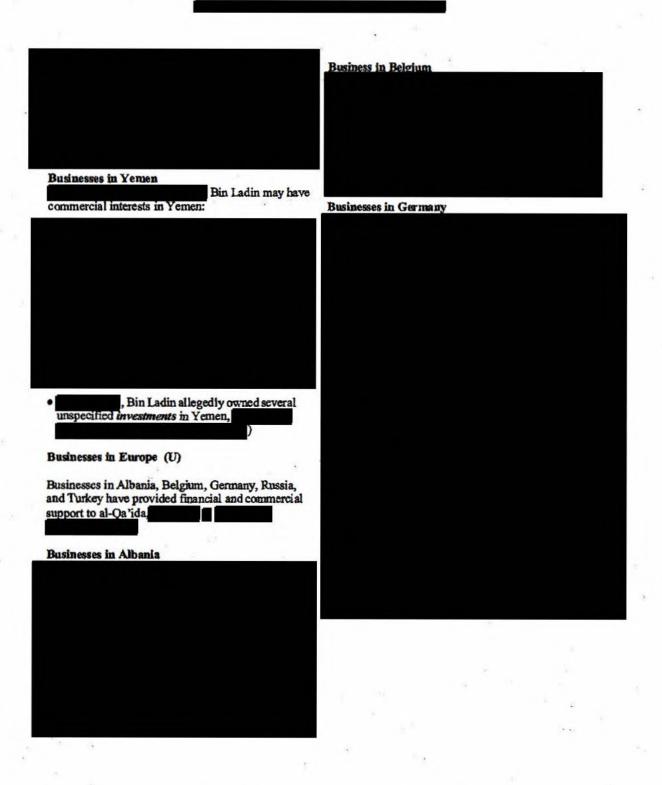




Philippines during 1988-1994 to support the Philippines' Abu Sayyaf Group and the More Islamic Liberation Front.

associate and IFTSC senior official Wa'el Hamza Julaydan (alias Abu Hasan al-Madani), a veteran of the Islamic charity circuit, has held high-level positions at the International Islamic Relief Organization (IIRO), Muslim World League (MWL), the Saudi Joint Relief Committee (SJRC), the Saudi Red Crescent Society (SRCS), and lately at two Bin Ladin-affiliated charities, al-Waqf al-Islami, and as secretary general of Rabita Trust coordinating financial activities and overseeing the budget. Julaydan has provided support since the 1990s to Muslims in Bosnia and Chechnya—hotbeds of mujahidin activity—and may be using his position and influence at these organizations to divert funds and resources to al-Qa'ida.

Wa'el Hamza A. Julaydan. Longtime Bin Ladin



Appendix C

Relatives Allegedly Assisting Bin Ladin

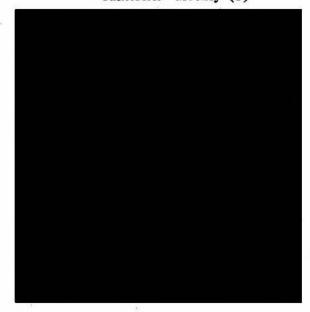
unspeculied Bin Ladin family members—possibly sympathetic to his cause—may be providing financial support to Usama.

 Press reporting in May 2001 indicates that Cypriot authorities discovered two unnamed siblings of Bin Ladin own unspecified companies in Cyprus. The siblings claim that they have separated their accounts from their estranged fugitive brother Usama.

 Bin Ladin's family in Saudi Arabia denated funds for the food that senior Bin Ladin aide Shabir Rahman—and governor of Kandahar—distributed in May 2000 to drought-stricken Afghan desert nomade

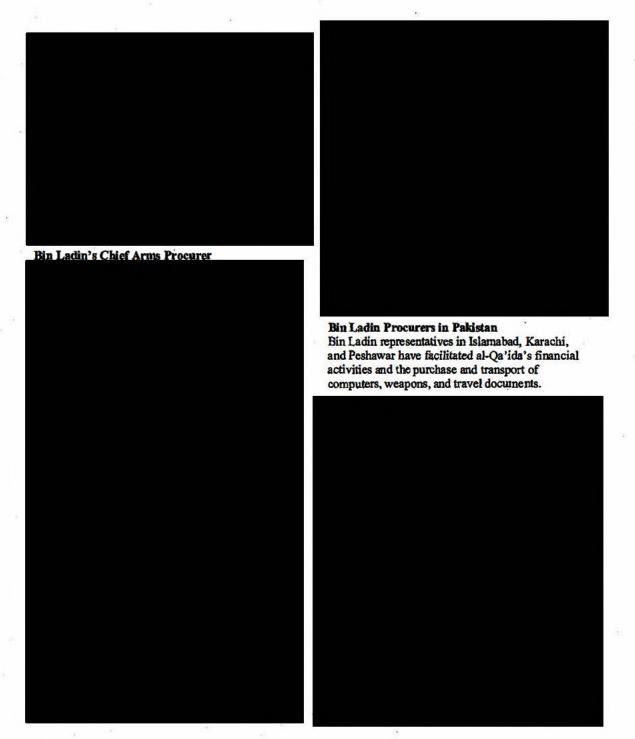
unspecified members of Usama's family in Saudi Arabia continued to channel funds to Usama and to other radical Islamic groups.

Usama's brother Muhammad Bin Laam pandled Usama's unspecified affairs in Bulgaria, Cyprus, and Romania, Counterfeit Currency (U)



Appendix E

Al-Qa'ida Procurement Officers



Appendix F

Firms in Spain (U)

Firms Affiliated With Borokat Verless That Possibly Aid Din Ladin	Servicios Medicos SA
Abrash Company SA	
	Middle East Export SA
Promociones y Construcciones Tetuan Prycote SA	
	Dania Machinary SL
Py-socias y Promociones Poradais, SL	
	In & Out Machinery SL
Contratas St 2 S.A	Vivendas Sirio SA (alias Bisuteria Sirio)
Mother Cat SA	

Appendix G

Al-Rashid Trust Offices (U)

Appendix I

Addresses of Other Individuals Providing Assistance to Bin

North America (U) Canada Asia (U) Pakistan **Philippines** Thailand Middle East (U) Saudi Arabia Europe (U) Germany

Other Entities Possibly Providing Assistance to Bin Ladin (U)

Africa (U)	
Madagascar	(40)
	Turkey
Asia (U)	
Australia	
	,
	Middle East (U)
China	United Arab Emirates
- Crimina	
Indonesia	
	4
	Pakistan
Thailand	
Afro Siam Company Ltd.	

